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TRANSMITTAL LETTER				Docket No. 99-018		
(General - Patent Pending)						
In Re Application Of: JAY S. WALKER et al.						
Application No. 09/540,034	Filing Date March 31, 2000	Examiner BROWN, Timothy M.	Customer No. 22927	Group Art Unit 1648	Confirmation No. 2467	
Tille: SYSTEMS AND METHODS WHEREIN A THIRD PARTY SUBSIDY AND A MERCHANT SUBSIDY FACILITATE A TRANSACTION						136A
COMMISSIONER FOR PATENTS:						
Transmitted herewith is:						
Reply Brief to Examiner's Answer, 17 pp.; and Request for Oral Hearing, 1 pg., (12).						
in the above identified application. No additional fee is required. A check in the amount of is attached. The Director is hereby authorized to charge and credit Deposit Account No. 59-0271						
as described below. Charge the amount of \$150.00 Credit any overpayment. Charge any additional fee required. Payment by credit card. Form PTO-2038 is attached. WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information on PTO-2038.						
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Attorney for App PTO Registration Walker Digital, L 203.461.7035/pho 203.461.7300/fax	licants 1 No. 40,484 LC		SENT by	fact to fact	espondence is being to Patents, P.O. Box	11
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